

### OFFICE OF HOUSING AND REDEVELOPMENT

#### Dear Homeowner:

Thank you for your interest in the City of Fremont's **Neighborhood Home Improvement Program**. Our goal is to improve homes and preserve existing neighborhoods in Fremont, one home and one neighborhood at a time. To this end, the City is offering low interest loans and grants to eligible homeowners throughout the City and specifically for homeowners in the targeted redevelopment neighborhoods of Irvington, Niles and Centerville. Funds are available on a *first-come*, *first-serve* basis to qualifying borrowers.

Low interest loans can be used for major home improvements, such as replacing roofs and improving the electrical, plumbing and heating systems in your home. Grants are also available for minor home repairs and beautification projects, such as exterior painting, repairing fences, and replacing window coverings. However, homes must meet basic health and safety codes before any loan or grant funds can be used for beautification or minor home improvement projects.

In order to serve you better, the City of Fremont has contracted with the Alameda County Housing and Community Development to provide you with housing rehabilitation and construction expertise. Once the City has approved your request for funds, a Rehabilitation Specialist from the County will prepare a scope of work, assist you to obtain bids from contractors, and help you monitor the construction.

Please complete the application packet and submit all required documents. Feel free to call me if you have questions, at (510) 494-4500. I will be happy to answer your questions and assist you in filling out the application.

Again, thank you for your interest in the program. We look forward to working with you to improve your home and your neighborhood.

Bill Cooper City of Fremont, Office of Housing and Redevelopment



# **Application Checklist**

DID YOU INCLUDE? (PLEASE CHECK OFF	· · /)			
☐ Application (8 pages including checklist – completed and signed)				
☐ Homeowner's Insurance (include co	☐ Homeowner's Insurance (include copy of current insurance policy)			
	Pay stubs for two consecutive pay periods or other current proof of income (including but not limited to social security, retirement, pension, AFDC, etc.)			
☐ Previous two years of federal and st	ate tax returns, including ALL attachments and schedules.			
	All current checking and/or savings account statements for two consecutive months (include such items as stocks, IRAs, pension accounts, mutual funds, etc.)			
☐ Current mortgage statement(s), incl	luding terms, outstanding balance and monthly payment			
☐ Utility bills for two most recent cons	secutive months (PG&E, Water and Garbage)			
☐ Legal description of property, this is found on your Deed of Trust				
MAIL OR DELIVER TO: Bill Cooper, City of Fremont, Office of Housing and Redevelopment 39550 Liberty Street – Fremont, CA 94538 Phone (510) 494-4500 Fax: (510) 494-4515				
<u>Please Print:</u>	For City of Fremont  Date Received			
Borrower	Date Sent to HCD			
Co-Borrower				
Property Address	Date Approved			



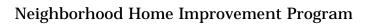
# **Application Form**

I. APPLYING FOR: CITY WIDE PROGRAMS		REDEVELOPMENT AREAS PROGRAMS * (CENTERVILLE, IRVINGTON, NILES)				
	( ) Paint Grant			( ) Incentive Grant		
	( ) Emergency Repair Grant			( ) Home Access Grant		
	( ) Security Bar Retrofit Grant		( ) Neighborhood Beautification Grant			
	( ) Rental Accessibility Grant					
	( ) Homeo	wner Rehabilitatior	n Loan			
PLEASE CONFIF	I RM WITH OFFICE	OF NEIGHBORHOODS	IF YOUR PR	OPERTY	' IS LOCATED IN THE E	LIGIBLE TARGET AREA.
Name (Borrower)		Social Security #			Age	<u> </u>
Name (Co-Borrower)		Social Security #			Age	
Property Address						Zip Code
					Fremont, CA	
Borrower Tel (Home)			(Work)			
Co-Borrower Tel (Home)		(Work)				
DECORUDE THE DED	ALDO NEEDE	TO VOLE PROPE	DT\(			
DESCRIBE THE REP	AIRS NEEDEI	D TO YOUR PROPE	RIY:			



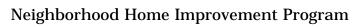
### OFFICE OF HOUSING AND REDEVELOPMENT

DESCRIBE YOUR HOUSE	EHOLD:			T=	_
Name		Adult (check one)	Child	Relationship to	Borrower
1(Borrower)					
2(Co-Borrower)					
3					
4					
5					
6					
7					
			I		
HOUSEHOLD ETHNICIT	Y :	( ) White		( ) Black	
		( ) America	n Indian	( ) Hispai	
		( ) Asian		( ) Other	
AGE:			ne age of 62	( ) 62 or	older
DISABLED PERSONS IN	HOUSEHOLD:	( ) Yes		( ) No	
II. INCOME VERIFICATION:  In order to participate in the Neighborhood Home Improvement Program, borrowers must meet the program's income requirements. We need information on your household income in order to verify your eligibility. Please use					
the worksheet to calculate For each person contribut also submit proof of incom	ing to household inco	me, list sourc	e of income		
Name of Person	Source of Income	Gross M Inco	•	Gross Annual Income	Proof of Income
TOTALS					
COMBINED GROSS ANNUAL INCOME \$					





LIST OF REQUIRED PROOF OF INCOME:  For each source of income listed on page 3, you must submit proof of income.			
	Type of Income	Proof of Income Required	
	Salary	<ol> <li>Federal Tax Return (2 years)</li> <li>State Tax Return (2 years)</li> <li>Check Stubs (2 pay periods)</li> </ol>	
	Social Security	Social Security Verification (current year)	
	Welfare	Statement from Caseworker	
	Pension	Statement of Amount, Copy of Check	
	Alimony	Court Order (Divorce Papers)	
	Child Support	Court Order (Divorce Papers)	
	Unemployment Insurance	Statement of Award, Verification	
	Self-Employed	Income Tax Returns – Federal & State (2 years)	
	Interest	Bank Statement	
	Other		
I declare under penalty of perjury that the information provided in this application is true and certify that the Redevelopment Agency of the City of Fremont shall not be held liable for any damage that may arise out of or in connection with home improvements undertaken under this program. Also, I authorize the Redevelopment Agency of the City of Fremont to contact institutions for information regarding the status of my loans on my property and review my credit rating.			
(Borro	wer)	(Co-Borrower)	
(Date)		(Date)	





III. MORTGAGE INFORMATION AUTHORIZATION		
Date/Year Property Purchased	Purchase Price \$	
PLEASE LIST ALL MORTGAGE COMPANIES, BANKS	AND/OR SAVINGS AND LOANS HOLDING	
MORTGAGES ON YOUR PROPERTY:  1. Company Name		
1. Company Name		
Company Address		
Tel No.	Loan No.	
Monthly Payment Amount \$	Unpaid Balance \$	
	<u> </u>	
2. Company Name		
Company Address		
Tel No.	Loan No.	
Tel No.	Loan No.	
Monthly Payment Amount \$	Unpaid Balance \$	
3. Company Name		
3. Company Name		
Company Address		
TI LAY	T N	
Tel No.	Loan No.	
Monthly Payment Amount \$	Unpaid Balance \$	
I certify that the above information is true and I hereby authorize the City of Fremont Redevelopment Agency to contact the above institutions for information regarding the status of the loans on my property.		
contact the above institutions for information regarding the status of the loans on my property.		
(Borrower)	(Co-Borrower)	
	•	
(Date)	(Date)	



IV. HOMEOWNER'S INSURANCE INFORMATION					
The undersigned does hereby declare, under penalty, that the following "homeowner' insurance policy" is in effect (or will be in effect by the date the loan is funded) upon the subject property:					
Insurance	Company:				
Name of In	surance Agent:				
Address of	Agent: (Number and Street)				
(City)		(State, Zip Code)			
Tel No.		Amount of Coverage \$			
Policy Perio	od:/ to/	Annual Premium \$			
Agency's in	A valid and collectable policy of insurance special form must be maintained at all times.  The amount of insurance is to be not less that the insurance policy is to be on standard endorsement providing that the loss, if any, the borrower will alert the insurance compactover the city and all other loans on propert	an the outstanding loan balances, or improvement costs.  forms and the policy must contain lender's loss payable be payable to the City of Fremont Redevelopment Agency.  ny of City's loan and inform them of the coverage needed to cy and the addition of the City as loss payee to their policy.			
(Borrower) (Date)	The borrower will provide proof to the City of	(Co-Borrower) (Date)			



### V. FAIR LENDING NOTICE AND NOTICE OF RIGHT TO FINANCIAL PRIVACY

To: All borrowers for a real property secured loan to purchase, construct, rehabilitate, improve or refinance an owner-occupied one to four-family residence; and all owner-applicants for a real property secured home improvement loan to improve a one- to four-family residence (whether or not owner-occupied):

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a finding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this credit is the U. S. Comptroller of the Currency, Consumer Affairs Division, Washington, D.C. 20218.

In addition to your rights under federal law, you may also have other rights afforded under state law.

FOR CALIFORNIA RESIDENTS ONLY: In accordance with California law, the following notice is given to applicants who are residents of California. The California Housing Financial Discrimination Act of 1977 provides in part as follows:

35810. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing housing accommodations due in whole or in part, to the consideration of conditions, characteristics, or trends in the neighborhood or geographic area surrounding the housing accommodation, unless the financial institution can demonstrate that such consideration in the particular case is required to avoid an unsafe and unsound business practice.

35811. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving or refinancing housing accommodations due, in whole or in part, to the consideration of race, color, religion, sex, marital status, national origin, or ancestry.

35812. No financial institution shall consider a racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding an housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, and under what terms and conditions, to provide financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing a housing accommodation. No financial institution shall utilize appraisal practices that are inconsistent with the provisions of this part.

If you wish to file a complaint, or if you have questions about your rights, contact: Comptroller of the Currency, Administrator of National Banks, Western District, Consumer complaint department, 50 Fremont Street, Suite 3900, San Francisco, CA 94105.

#### NOTICE OF RIGHT TO FINANCIAL PRIVACY

Urban Development has a right of access to consideration or administration of the hou involving your transaction will be available	thts to Financial Privacy Act of 1978 that the Department of Housing and financial records held by any financial institution in connection with the using rehabilitation loan for which you have applied. Financial records to the Department of Housing and Urban Development without further osed or released to other except as required or permitted by law.
(Borrower)	(Co-Borrower)
(Date)	(Date)



## VI. LEAD-BASED PAINT DISCLOSURE FOR OWNER OCCUPIED RESIDENCE

Lead-based paint can be present in both exterior and interior surfaces in apartments and homes. This type of paint may be found in homes built before 1978 and may be present in our City's older housing and buildings, even after periodic painting.

Please read the enclosed brochure, PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME, to find out

how you can protect your family and reduce lead habrochure, please sign below.	·
The City of Fremont, Office of Housing and Redevelobrochure, PROTECT YOUR FAMILY FROM LEAD IN brochure in its entirety.	opment, has provided me with a copy of the EPA I YOUR HOME. I have read and understand this
(Borrower)	(Co-Borrower)
(Date)	(Date)
VII. CONSENT TO USE PHOTOGRAPHS	
I, the undersigned, hereby authorize the City of Fre photographs of me and/or my property located at:	mont, Office of Housing and Redevelopment to use
(Address)	(City)
in connection with participation in a Neighborhood	Home Improvement Program.
preparing a work plan or for project documentatio with anyone outside of the Office of Housing and I agreeing that the City of Fremont may use the	development routinely take photographs as part of n purposes. Often these photographs are not shared Redevelopment. By signing this consent from you are photographs for the purposes of describing and/or ding sharing of such information with other persons
	nts and employee's harmless from any and all claims se of such materials which may be brought by or on
(Borrower)	(Co-Borrower)
(Date)	(Date)